

Fill in this information to identify the case:

Debtor 1 Rafael Colon

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: EASTERN District of PA
(State)

Case number 25-12223-djb

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citizens Bank, N.A.Court claim no. (if known): N/A

Last 4 digits of any number you use to
identify the debtor's account: 5487 _____

Date of payment change:
Must be at least 21 days after date
of this notice 07 / 14 / 2025

New total payment: \$ 322.68
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Consistent with the terms and conditions of the home equity line of credit variable rate note

Current mortgage payment: \$ 293.82 New mortgage payment: \$ 322.68

Debtor 1 Rafael Colon
First Name Middle Name Last Name

Case number (if known) 25-12223-djb

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

06/24/25

X /s/ Andrew M. Lubin

Signature

Date ____/____/____

Print:

Andrew M. Lubin

First Name

Middle Name

Last Name

Title Attorney for creditor

Company

McCabe, Weisberg & Conway, LLC

Address

1420 Walnut Street, Suite 1501

Number

Street

Philadelphia, PA 19102

City

State

ZIP Code

Contact phone (215) 790 - 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Rafael Colon

Debtor(s)

Citizens Bank, N.A., or its Successor or
Assignee

Movant

vs.

Kenneth E. West, Trustee
Rafael Colon

Respondent(s)

Chapter 13

Bankruptcy No. 25-12223-djb

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Andrew M. Lubin, attorney for Citizens Bank, N.A., hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 06/25/25

Rafael Colon
7022 Algard St
Philadelphia, Pennsylvania
19135-1702

United States Trustee
Office of United States
Trustee
Robert N.C. Nix Federal
Building
900 Market Street
Suite 320
Philadelphia, PA 19107

Michael A. Cibik, Esquire
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, Pennsylvania
19102
Attorney for Debtor

Kenneth E. West
Office of the Chapter 13
Standing Trustee
190 N. Independence Mall
West
Suite 701
Philadelphia, Pennsylvania
19106
Trustee

/s/ Andrew M. Lubin

MARISA MYERS COHEN, ESQUIRE ID #87830

ANDREW M. LUBIN, ESQUIRE ID # 54297

Attorney for Citizens Bank, N.A.

1420 Walnut Street, Suite 1501

Philadelphia, PA 19102

Telephone: (215) 790-1010

Facsimile: (215) 790-1274

Email: ecfmail@mwc-law.com

----- K E E P F O R Y O U R R E C O R D S -----
K E E P F O R Y O U R R E C O R D S

ACCOUNT NUMBER: ****

BILLING DATE	CREDIT LIMIT	AVAILABLE CREDIT	MINIMUM PAYMENT
06-17-25	36000	0	322.68

----- S U M M A R Y -----
S U M M A R Y

PREVIOUS BALANCE	CHARGES AND FEES	INTEREST CHARGES	PAYMENTS AND CREDITS	CREDIT/DEBIT ADJUSTMENT
48207.94	14.91	307.77	.00	.00

NEW BALANCE: 48530.62

----- I N T E R E S T C H A R G E S -----
I N T E R E S T C H A R G E S

	FROM	DAYS	DAILY BALANCE	DAY/MTHLY RT	ANNUAL RT	INT CHARGES
Curr Month	05/17/25	32	36,004.68	0.0267123	9.75000	307.77
Total Days		32	Total Interest Charges:			307.77

36004.68 Average Daily Balance 9.75000 Annual Percentage Rate

----- P A Y M E N T B R E A K D O W N -----
P A Y M E N T B R E A K D O W N

PAYMENT ELEMENT	AMOUNT
PAYMENT ELEMENT	AMOUNT
Minimum Payment Due	322.68
Interest	307.77
LATE CHARGE	14.91

Rafael Colon
7022 Algard St
Philadelphia PA 19135 1702

FOR PAYMENT
DUE:
07-14-25

Make Check Payable to: Citizens One Home Loans
Payment Processing Center
P.O. Box 42111
Providence, Rhode Island 02940-2111